

If I need to talk to my bank, I will call them. I do not wish my bank or other institution to solicit me by phone for any reason. I am sick of having to have to contact banks to "opt out" to protect my privacy. They should be required to ask my PERMISSION rather than assuming it unless I otherwise instruct. Don't ruin my life because I "forgot to return the card" like the sleazy book and record clubs. THANK YOU!